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SATURDAY, OCTOBER 17, 1914.

THE TIMES-DISPATCH and Breakfast are served together with unfailing regularity in the Best Homes of Richmond Is your morning program complete?

Starting the Banks Together

THE Federal Reserve Board's determination that the opening for business of the twelve regional reserve banks shall be simultaneous was a wise one. It was difficult to agree with the plan, that had been given tentative approval, to open three or four of the banks in November and the others as occasion permitted.

The new currency law makes many and important changes in the banking system. It is a national law, of course, operating over the whole country. Its arms are the regional reserve banks. There would seem to be every reason why these banks should start reasons, as the Federal Reserve Board apbe the earliest date possible.

The Banker's Duty to the Public

THERE was a notable statement in the address made by H. Parker Willis, secretary of the Federal Reserve Board, in his address at the convention of the American Bankers' Association. Discussing the extent to which State banks and trust companies probably would avail themselves of the privilege of membership in the Federal reserve system, Mr. Willis said:

Banking on its higher side is, in my view of the case, a profession. It has its professional standards and its professional requirements. It performs an important public function. The banker must, therefore, consider, not only what dividends he can make for his stock-Mack: "... but Stallings has too much them from incurring, but he must also think of the fulfilment of this public function in the best way.

That is a conception of the banker's status that many bankers hold, and which they illustrate in the conduct of their banks' affairs. They understand that service to the public must walk hand-in-hand with profit to the stockholders if the bank is to realize its ideal and attain its highest destiny. The banker whom thousands of people intrust their cash becomes in this way the custodian of a great fund. He represents his customers in the aggregate, as well as individuals; he is a trustee of the public weal.

Is a Professor Worth Ten Millions? truth and Harvard is to lose a legacy of that amount unless she dispenses with Professor Munsterberg, it would be the part of wisdom, under any ordinary circumstances, to let him go. In this case, however, the circumstances

are not ordinary. The supposed donor of the \$10,000,000 has objected strengously to some of the good professor's decidedly pro-German utterances. The professor resigns to free the university of embarrassment.

It is improbable that the resignation will be accepted. The university will not be willing to place itself in the position of having bartered its faculty's right of free speech for any number of millions, and this despite its fundamental disagreement with Professor Munsterberg's too-biased views. Normally, perhaps, it would have been glad to let the Herr Professor go; it can hardly do so when it would seem to have sold him for a price.

But there might be nothing uncomplimentary even in this. Ten million dollars is a pretty stiff price, even for the head of the department of psychology at Harvard. With the income from such an endowment it would be possible to hire a whole flock of professors.

Civil Service and Medals

IT is told of the servants of European governments and municipalities that in all grades the rivalry is intense for decorations, which occasionally are not even of precious metal and frequently do not even carry the right to a title. This is particularly true of Germany, where a medal of the fourth class of something or other is said to be more highly esteemed than an increase in monetary compensation.

We do not run to this sort of thing in the United States, but we take it out by joining secret societies, where we may enjoy an endless series of the most amazing titles and wear uniforms of uttermost splendor. New York, however, has gone a step further than this. In both the police and fire departments a sort of "Medal for Merit" has been established, to be won by the member of the respective forces who submits the best suggestion for the improvement of the service.

The establishment of this decoration falls automatically under the heading of "Excellent Ideas." It has everything to commend it; it will increase the men's study of their duties and the possibilities of improvement; it will promote efficiency and so forth.

But those experienced in the workings of American civil service have found that decorations are not highly regarded nor eagerly sought, unless their winning also brings with

The Times - Dispatch increased compensation, allowance in promotion examinations or something else that means or may mean a larger pay check.

We are a practical people. Municipal servants, protected by civil service, are no less so. Under the teachings of organized labor and other influences, they have come to believe that medals do not pay grocery bills. Perhaps, too, they have come to think that they should only perform the work they are paid for, and that to offer a valuable suggestion to the employer without compensation is not wise. As precisely the same attitude is common among the employes of private commercial and industrial establishments, one may grieve, but one can scarcely feel any astonishment.

Sales to Belligerents by Neutrals

THERE has been a good deal of foolish talk about the supposed violation of the letter or spirit of the President's neutrality proclamation in the sale of supplies by American business men to European countries now at war. Just as there never was any sincerity in these criticisms, so there has been mighty little sense.

International law, of course, never has prohibited the sale of any article by a neutral to a belligerent-has never proclaimed that such sales involve any violation of neutrality. International law, true enough, has set aside as contraband, actual or conditional, such articles as munitions of war, coal, food for the forces under arms, and the like, which are subject to seizure and confiscation by the foes of the nation to which they are consigned, but the neutral government never has been charged with the responsibility of preventing such shipments.

The fact is, of course, that this drivel and drool about violations of American neutrality would never be inflicted on the public were the channels of ocean trade open to all the countries now at war. In that event, the American manufacturer would sell his flour. his automobiles, his machine guns or his blankets wherever he could get the best price. It would be, in this hypothetical case, as it is under present conditions, a plain business transaction.

As things stand, Great Britain and the al ies control the seas, and, as they are certain to seize shipments to Germany or Austria, the American manufacturer can sell only to Germany's enemies. That is the occasion of all the unpleasant, guttura! noises.

It would be a remarkable situation, indeed. if American business men, suffering as they business at the same time, and a good many are from the effects of a war for which they are not in the remotest degree responsible, pears to have concluded, why that time should should deliberately throw aside the chance to do profitable business with any or all of the belligerents. A favorite remark of their critics is that they "prolong the war" by selling supplies to embattled Europe. If the charge be true, which is doubtful, it means that Germany and Austria will defeat the allies quicker if no supplies are shipped them from this country. It is quite as fair to say that such shipments will shorten the war, by enabling the allies sooner to crush Germany

In any event, circumstances, not choice, determine customers. If shipments from this country could be landed in Germany, there can be no question they would be made It is believed generally, indeed, that a good many shipments, particularly of grain and other foodstuffs, have been sent through Holland for the use of the Kaiser's armies.

Since the world began, neutrals have been selling to belligerents, and while wars en-dure the practice is likely to continue. If there is any occasion for regret, it is that Richmond is not getting an even larger share of this business.

The Papal Secretary of State

W HEN Pope Benedict XV. appointed as his secretary of state Cardinal Dominic Ferrata, who has since died, his act was generally held to be a hopeful augury of better relations between the papacy and the Italian court. The late cardinal was said to be on terms of greater intimacy with the Italian King than probably any other high CTEN million dollars," Professor Hugo prelate. It is not likely that Cardinal Fer-Munsterberg remarks in tendering his rata's successor as secretary of state will be resignation as head of the department of psychology in Harvard University, "is a good deal of money." It is, and, if reports speak the outset of his pontificate been hereft of the outset of his pontificate been bereft of a close friend and experienced diplomatist.

The new papal secretary of state, in addition to promoting the sorely needed better relations with the Quirinal, will have much important work to do at the close of the present war. It will be his task to cement and solidify the altered attitude of the French legacy, Major Clarence Wiener, of London, government towards the Roman Catholic clergy. The very large number of priests who have returned to France to join her armies, either to give spiritual comfort to the soldiers or to take their share as Frenchmen in the fighting, has credibly been reported to have greatly softened the official attitude towards the priesthood, although it probably remains the same with respect to clericalism.

That papal diplomacy is no longer a factor in the statesmanship of the world, is perhaps proven by the fact that it is now without influence either to initiate or to terminate

Law's Tenderness to Women

P in Brooklyn the law is very jealous of the rights of women. When the wife of a theatrical manager who is suing him for divorce asked a Brooklyn judge to approve an agreement between her husband and herself, under which she accepted \$450 in full settlement of all claims, the court refused its sanctio i. The judge said:

Where is the authority for the court to relieve the defendant of the responsi-bility of supporting his wife? The order of the court is asked, evidently on some agreement of the parties. If the plain-tiff is willing to accept \$450 in full for the defendant's legal obligations to her and the county, that is her affair, but she cannot have an order of this court directing it.

So much for the rule of law to-day. Doubtless, when women attain their "rights" legal tenderness will vanish. In those halcyon days there will be no more reason why a husband should support his wife than that a wife should support her husband. Indeed, it may well happen-for men are crassly material creatures anyhow- that when women cease to be superior and are merely equal the male of the species will cease from toiling altogether. And, of course, unless the modes change and there results an equality and similarity in dress, as in political status, all the judges will be wearing skirts.

"Gentleman" is to be censored out of the German dictionaries. The Belgians assert hat the exertion is superfluous.

Edison says that he knows how to keep a submarine under water indefinitely. Many it some material advantage in the shape of of them found it out for themselves.

SONGS AND SAWS

Please Can It.
There's a secret in my heart,
Sweet Marie;
A complaint I would impart,
Love, to thee;
I just love to hear you sing,
But it causes suffering—
Can't you can that ragtime thing,
Love, for me?

It has made me weak and sore, Sweet Marie; I can't stand it any more, Love, you see.
If you'll put that pest away
Till the resurrection day, I will buy whate'er you say, Sweet Marie.

The Pessimist Saysi Is this weather ever going to show any signs of improvement? All my good resolutions have been rained on until they have become as weak

One Hopeful Sign.
"Do you see any signs of returning pros-

"Well, Congress is about to adjourn."

She's Learned Better. He—You don't love me as you did once long ago.

She—That's not surprising. As I have grown older my taste has improved in a good many

Uncle Zach's Philosophy.

It am er mighty bad ting for de cullud race dat dese bankers gwine git outer town. Wile dey was heah dey done raise de size ub tips till ahl de bellhops and bootblacks in de city hab bought demselves green hats.

The Roosevelt Way.

"I see by the papers," said the Prominent Citizen to one of the visiting bankers he had taken in tow, "that Colonel Roosevelt is not pleased with the Republican candidate for Governor of New York. That is not extraordinary to those who have followed the Colonel's mental processes. He never had any faith in any candidate save those he picekd himself."

Little drops of water, They are falling still; Perhaps it's 'cause the State went dry We get this weather pill.

THE TATTLER.

Chats With Virginia Editors

to name the present great war. Some have suggested the 'War of 1914,' as we speak of the War of 1812," and others have called it by other names. Wars are not named arbitrarily, but receive their names by accident, the public gradually falling into the habit of calling a war by one name," says the Staunton Daily Leader. The war has progressed to that stage where General Sherman's habit seems to be a fixed one with the public. Let it go at that.

Even the Norfolk Virginian-Pilot has discovered that Holland is, in the vernacular, "in Dutch." The Virginian-Pilot says: "So far as money cost alone is concerned, Holland is finding it almost as expensive to be neutral as it would be to be at war."

"On to Ostend!" is now the war cry of the Kniser, the Roanoke World-News, which modestly admits that it is maintaining a real, live war critic, tells its readers in a lengthy analytical critique, which begins:

"If the World-News' war expert, who of course knows as much about the European situation as General Joffre, understands the recent developments in the western arena of the mighty struggle, he is of the opinion that the campaign has changed suddenly and radically. The Germans, as it appears to him, have in large measure abandoned their plan to press on Paris directly, and have resorted to a wide swing to the north. Having captured Ant-werp, they are pressing along a line parallel with the North Sea and English Channel, with the purpose of taking possession of Ostend and other seaports, closing them to Great Britain and opening a way for a stupendous southern movement towards the French capital."

The reported movement to carry Poland by storm does not receive the distinguished consideration of the war critic of the World-News, but the latest returns from that expedition against the Poles indicate that some military Doc Cook was leading it.

The Petersburg Index-Appeal administers this reproof:

"Lord Curzon calls him William the Assas-

The mosquito fleet is evidently needed at Norfolk. Not at all unusual at this season, but there is a note of complaint in this comment from the Ledger-Dispatch: Somebody must have called off the mos-

"We are informed," says the Chatham Enterorise, "that the courts have decided that a hog

is not a nuisance, but that he may be placed in a position where his dwelling place becomes a nulsance; and, when such is the case, no one will object to the removal of such an one." One of his favorite dwelling places is at the end of a seat in a trolley car.

Current Editorial Comment

How seriously neutrals are affected by war is tellingly shown by the experience of Switzerland. The postal receipts of that country in August last

of employing their surplus funds. In the confusion consequent upon the outbreak of the war domestic investors lost sight momentarily war domestic investors lost sight momentarily of the intrinsic value of home issues, and were unnecessarily disturbed concerning the future of them. The growing freedom of investment indicates the passing of this apprehension and a revival of confidence. Acute observers of the signs of the times profess to see in this bond market revival the beginnings of an era of normal business activity. At all events it is the most encouraging evidence for many months of a change for the better. It may be but a straw, but straws have finer fingers to point the wind than withes or weathercocks.—Boston Transcript.

War News Fifty Years Ago From the Richmond Dispatch, Oct. 17, 1864.

On all of the lines, beginning on the Charles City Road, north of James River, and terminat-ing on the Vaughan Road, south of Petersburg, ing on the vaugnan Road, south of Petersburg, there was only skirmishing yesterday. There has been no serious fighting since the 13th, when the Federals tried to force our lines below this city, but met with such a warm reception as to keep them quiet ever since.

Information comes that the draft for more men to reinforce Grant is being vigorously and rigorously enforced all over the North. It is presumed that Grant is waiting for the reinforcements that this draft will furnish him before making any further serious effort to reduce Petersburg.

There comes another report that Grant will make an effort within the next week, with the hope that a success, or even a partial success, will be blazoned forth in the Northern papers in time to have effect upon the November presidential election, but what if there be no success or partial success to report?

Everything in front of Petersburg yesterday may be described in the one word, quiet. There was nothing doing on either side of the lines. The rains had much to do with the quietude.

Wiley Wilkinson, an old and much-respected citizen of Sussex County, living near Littleton, adjacent to the Prince George County line, was shot and killed day before yesterday by a squad of Yankee cavairy. The marauders came upon him when he, with the assistance of a negro man, was quietly boiling sorghum after dark, and, without making any inquiry whatever, they fired upon him, killing Mr. Wilkinson Instantly and wounding the negro. They claimed that they thought they had found a Confederate camp to fire upon, but they did not tarry to render any assistance to the dying white man and the wounded negro. Wiley Wilkinson, an old and much-respected

man, was quietly boiling sorghum after dark, and, without making any inquiry whatever, they fired upon him, killing Mr. Withinson instants of them wounded, rought a dissumption of the mount of the wounded and a prisoner. They thought they had not tarry to render any assistance to the dying white man and the wounded negro.

Information reached the city yesterday that Sheridan had crossed the Blue Ridge Mountains with two army corps, his intention being to make a demonstration on Charlottesville and the Wone of the Mindel and the Central Railroad at that point. One army corps remained in the Valley, near Strasburg, ton's Gap, and, making a "Stonewall" mark, he struck Sheridan unawares and drove him and his legions back through the gap and into the Valley. The yainglorious barn-burner was driven pelimell across Cedăr Creek and bar of the Valley. The yainglorious barn-burner was driven pelimell across Cedăr Creek and bar of the Walley. The yainglorious barn-burner was driven pelimell across Cedăr Creek and bar of the word with the first of the word with the first of the word with the control of the word with the struck Sheridan unawares and drove him and his legions back through the gap and into the valley. The yainglorious barn-burner was driven pelimell across Cedăr Creek and bar of the word word with a large force and several pleces to ward the word with the control of the word of the word with the control of the word words to his original position.

Northern papers Just received admit that General Porress walloped Kelly on the Cumber which and his less than a day's rations.

Northern papers Just received admit that General Porress walloped Kelly on the Cumber when with less than a day's rations.

Northern papers Just received admit that General Porress walloped Kelly on the Cumber below word words and the most of his supply trains, leaving his me with less than a day's rations.

Northern papers Just received admit that Genera

The firm of John C. Shafer & Co., composed of Mr. Shafer and Louis C. Gilleaple, has been dissolved, Mr. Shafer buying out his partner. Because of the unsettled condition of business matters, Mr. Shafer will discontinue the business

The Voice of the People

Letters to the Editor should not be ever 250 words in length, and the name and ad-dress of the writer must accompany each communication, not necessarily for publication, but as an evidence of good faith. Write on one side of the paper, and inclose stamps if manuscript is to be returned. Partisan letters concerning the European war will no

sin' and 'William the Bloodstained.' No cause ever was won by calling the other fellow names."

Perhaps the Index-Appeal thinks milord's name, properly spelled, is Curse-on.

"The Kaiser's supply of iron crosses appears to be inexhaustible," the Fredericksburg Free Lance comments, taking no note of the fact that others of the warring nations, and others still that are not at war, have their crosses, too.

Says Cotton Bill is War Measure.

Soir,—Noting the account regarding Congress-man Glass's opposition to congressional help to the Southern cotton States in their perilous present situation, and realizing that the position of Congressman Glass as chairman of the Finance Committee of the House will have weight, I beg to call your attention to the utterance of Attorney-General T. W. Bickett, of North Carolina, regarding the desperateness of the cotton situation, in which he recommends and indorses the plan of Senater Overman. His statement throws some light on the situa-

tion, and in opposition to the antagonism of Congressman Glass to government assistance to the South in this emergency he says: "The sufficient justification of the Overman bill is sufficient justification of the that it is a war measure, pure and simple, for the South is in the same financial condition that it would be if a hostile fleet blockaded

that it is a war measure, pure and simple, for the South is in the same financial condition that it would be if a hostile fleet blockaded every port."

Lynchburg, Va., October 15, 1914.

Sugge Hungley Followed the Law.

To the Editor of The Times-Dispatch:

Sir,—In your issue of this date, on the subject of "Tax-Dodging," you have this as a headline: "Only Two Judges Have Obeyed Mandatory Law"—namely, Judges Southall and Harrison in justice to Judge Hundley, judge of the Fifth District, I wish to say that in each of his counties (five in all) he has had special grand juries summoned and impaneled to investigate the tax question in accordance with the statute to which you refer. Not only has he done so this year, but has done it ever since the statute became a law. I know you will be glad to correct the former statement referred to.

J. M. CRUTE.

Tiring through the village, taking all that could walk with them and leaving that could walk with them and leaving that could walk with them and leaving their wounded for us to look after. There were thousands of the Germans.

They wounded for us to look after. There were thousands of the Germans.

They wounded for us to look after. There were thousands of the Germans.

They took all day and night and part of the end came.

"No sooner had the German patrol gone out of the village than the French gave it up. Just after I got my first came through, and soon gave news to our people as to where we vere. Next day we were shifted on our way home, after twelve days in the hands of the Germans.

They took all day and night and part on the card came.

"No sooner had the Germans. They were come to this gut thump and I though it had just turned round to go back when in gut thump and I stough it and part of the spine, as I stopped one. It hits you then the stough and night and part of the Germans.

They took all day and night and part of the Germans.

They took all day and night and part of the Germans.

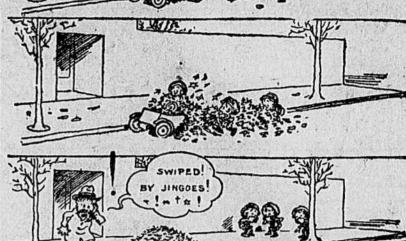
"No sooner had the Germans of the Germans.

They took all day and night and p

How seriously neutrals are before the former statement referred to, shown by the state of that country in August last some alex. It is now you will be glad to receive the former statement referred to. Warrants of that country in August last some and the state of the country in August last some and the state of the country in August last some and the compared with the postal process of the decline is considerably more than one-halfy and there has been almost as heavy, a falling off in customs receipts. A increase of the control of the country in the state of the country in the state of the country in the country in

The Man Who Stopped His Cyclecar Beside a Pile of Leaves ONE OF THE DAY'S BEST CARTOONS





From the Louisville Herald.

HOW TWO FOUGHT A DOZEN

LONDON, October 9.—How two men, me of them wounded, fought a dozen than, is described by a trooper of the the Lord Mayor asks the Dally Ex-

General Forrest walloped Kelly on the Cumberland River, capturing all of his artillery and the most of his supply trains, leaving his men with less than a day's rations.

It is presumed that the War Department is fully advised of Hood's movements, but no news is let out, and the public knows absolutely nothing as to Hood's movements or where he and his army really are.

Gold has made another jump in New York, and at last accounts was quoted at 208.

The firm of John C. Shafer & Co., composed of Mr. Shafer and Louis C. Gillegnie, has been of Mr. Shafer and Louis C. Gillegnie, has been of the men to ask us to risk the safety

"They knew that, and they weren't the men to ask us to risk the safety of the army for them. "Never mind," the riflemen said with a faint smile, "the sisters will pick us up when it's all over; but if they don't, sure, then, we've got only once to die, and it's the grand fight we had anyhow."

Corporal G. Peacock (Grenadier Guards) writes:

"I have arrived" back in England

"I have arrived" back in England "I have arrived back in England after getting a souvenir in the leg from the Germans. We had a rough time during the last five weeks, not having any rain, but being wet through

"We could hear the guns day and night, and, alas! the sausages came re-tiring through the village, taking all that could walk with them and leav-ing their wounded for us to look after.

him to atoms. Then she sank. I felt a bit sorry for the crew, but if we had been a second later we should have been up in the air."

Fight Along a Canal

LONDON, October 3.—Private G. A. Turner, now lying wounded in the London Hospital, sends the following account home of one day's fighting in France.

Guards) writes:

"I have arrived" back in England after getting a souvenir in the leg from the Germans. We had a rough time during the last five weeks, not having any rain, but being wet through with perspiration ever since we started, and breaking a record by marching 190 miles in eight days.

"We were acting as rearguard, and took up a position in front of a wood. When we sighted the Germans we thought they were a small party like ourselves, but soon we found them too great, and had to retire through the woods, as they were about 100 to 1. Then we were caught like rats in a trap, but our fellows fought well, and I believe killed twice as many Germans as they killed English.

"It was five hours before 1 was picked up by a German ambulance and taken to a church, where they had about forty of our men whom they had captured, and so, of course, we were prisoners; including four R. A. M. C. officers. We didn't get dressed until next evening, and then the wounded were placed in a house by themselves. Next day the R. A. M. C. managed to get us some food.

"We could hear the guns day and night, and, alas! the sausages came retiring through the village, taking all that could walk with them and leaving their wounded for us to look after, There were thousands of the Germans.

They kept us there about an hour before they gave us word to retire. I had just turned round to go back when 1 stopped one. It had be aught. "I am still living, though a bit